

# building blocks



June 2005

The online newsletter of the Michigan State Housing Development Authority  
Vol. 1, issue 3

## Executive Director Michael DeVos Rolls out Five-Year Plan at Affordable Housing Conference to Unite Housing Community

**N**ew Executive Director Michael DeVos astonished a large crowd of conference

attendees when he unveiled an innovative plan that he believes will foster a single community of

affordable housing ambassadors to serve the needs of Michigan residents who have the fewest housing options.

"Recent legislation created an affordable housing trust fund and it is important to have it fully funded," DeVos explained. "It is hard to ask for funding if you don't know where you are going, and that is a dialogue the community at large needs to have."



*Michael DeVos presented the Five-Year Plan at the seventh annual Michigan Conference on Affordable Housing, which took place May 16-18. For more information and photos from the conference, see page 4.*

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**"This process is  
designed to be  
inclusive"**

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As a result, DeVos called on conferees to unite as one community to work together on a five-year strategic plan for the Authority, which he expects to unveil at the 2006 affordable housing conference.

"This process is designed to be inclusive," he said. "Organizations

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# TAKING CARE OF OUR OWN

**W**hat are the gaps and opportunities? What are the process challenges? Where is there room for improvement? What is near and dear to you? In other words, what are your hopes and dreams? Those are the questions that we hope to answer as a result of a five-year strategic plan for the state of Michigan's affordable housing community that we will be building together during the coming year.

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**"Everyone needs to be involved at the grass roots level."**

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Now that the affordable housing conference is behind us, it is time for all of us to get down in the trenches. The heavy lifting begins, but our load will be lightened because every single one of us connected in any way to affordable housing and homelessness will have a say in the creation of our statewide five-year strategic plan. By working together, we can create one united community of affordable

housing ambassadors working to build community while we improve the lives of Michigan citizens who have the fewest housing options.

During the conference, I outlined a plan to create workgroups covering 11 affordable housing issues of concern to all of us. That includes multifamily housing, neighborhood revitalization and community development, supportive housing, land use, ending homelessness, homeownership, public awareness, voucher strategies process, aging in place, preservation, and Detroit partnership. I invited you and your organizations, as stakeholders, to participate in these workgroups. Internally, we have created six workgroups that will address operational and staff issues here at MSHDA. If our plan is to be successful **AND** effective, everyone needs to be involved at the grass roots level.

If you did not hear this presentation at the affordable housing conference and would like a copy of the Power Point, please e-mail Martha Baumgart at [baumgartm@michigan.gov](mailto:baumgartm@michigan.gov) and she will send it to you electronically.

By this time next year, we should have a unified five-year plan that



*Michael DeVos*

represents a single but statewide community of affordable housing ambassadors, armed with the blueprint that will give us the ability to "take care of our own" by improving the lives of those in our state who have the fewest housing options. I look forward to working with all of you, and hearing what your hopes and dreams are.

## Executive Director Michael DeVos Rolls out Five-Year Plan at Affordable Housing Conference to Unite Housing Community

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wanting to participate in the process will be directed to a workgroup related to their specific interests. Each workgroup, comprised of both MSHDA staff as well as external partners, will be challenged to come up with plans and recommendations."

The overarching goal is to

develop a plan that will serve the affordable housing needs of Michigan residents whose earning levels only produce low to moderate incomes, or who are at risk of homelessness.

"When we have done our homework and have crafted a plan that will carry us through the next five

years, we will request funding for the housing trust fund as part of the 2006-2007 Fiscal Year budget process," DeVos said. "I see this process as the way to take care of our own, and a way to build community while we improve the lives of Michigan citizens who have the fewest housing options."

# Employer-Assisted Housing Program a Win-Win Situation



In July, employees of the Detroit Medical Center (DMC) will learn about a new opportunity to purchase a home close to work by receiving down payment help from both DMC and MSHDA. Qualified employees will enjoy the benefits of living close to where they work by taking advantage of the employee benefit dubbed the Governor's Walk to Work Program at DMC.

"This is a win for our employees, for DMC, and the Midtown Detroit community," said DMC Executive Vice President Rick Cole. "We are delighted to be among the pioneers in the Governor's great new effort."

The MSHDA Employer Assisted

Housing Program partnership is available to other employers in targeted cities across the state.

In Detroit, the Midtown Detroit area is one of the first to be approached because there are so many new developments and housing

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**"We are delighted to be  
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options available in an area populated by many forward-thinking employers.

MSHDA's Employer Assisted Housing Program offers a down

payment match of up to \$5,000 per qualified employee. Employees must meet employer-specified requirements, participate in a MSHDA-certified homeownership class, financially qualify with a MSHDA participating lender for both the down payment assistance as well as a 30-year, fixed-rate MSHDA first mortgage.

Employers interested in learning more about this MSHDA initiative should contact the EAHP Marketing Coordinator, Katie Donovan of Donovan & Smith Marketing and Media Incorporated at 517-485-7237 or email requests for information to: [katie@donovanandsmith.com](mailto:katie@donovanandsmith.com).

## Update: Habitat Michigan and the Jimmy Carter Work Project

*By Ken Bensen, President of Habitat for Humanity Michigan*

After more than a year of planning, the once-in-a-lifetime Jimmy Carter Work Project is now a reality. In October of 2003 Michigan was named as the site for the 2005 Habitat International Jimmy Carter Work Project. Michigan was chosen for three reasons: First, we were able to demonstrate a significant need in the state for more affordable housing, particularly in our host cities; second, Michigan has more Habitat affiliate groups than any other state, many of them capable of pulling off the extra effort of blitz building more houses; and last, Michigan could demonstrate the ability to mobilize a significant number of volunteers.

Across the state, 62 Michigan Habitat affiliate groups have been flexing their organizational muscles by reaching out to new community sponsors and volunteers, lining up

qualifying families and increasing the local number of homes to be built and/or completed by a June 24 deadline set by Habitat International.



*Ken Bensen*

There will be 232 houses in Michigan and six in Windsor, Canada, set for completion by June 24<sup>th</sup>. Habitat partner families are preparing to move in just a few

weeks later. During the week of June 19 -24, 100 of the houses scheduled for completion will be blitz-built from the ground up by nearly 25,000 volunteers. Of those volunteers, approximately 2,500 will be visiting Michigan from other areas, including other countries.

For every house built, about 3,000 hours of volunteer time will be logged; \$6,000 to \$8,000 worth of donated goods will be included on each house through the work of Habitat International with additional goods donated from local communities; and a \$10,000 grant will be given to each homeowner from MSHDA to further reduce their mortgage. The average appraised value of a Habitat home will range from \$90,000 to \$120,000, depending on size and location. The economic impact of 232 new houses is calculated at nearly \$35 million using a factor of 2.5 times actual expenditures.

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# Partners Building Communities

2005 Michigan Conference on  
**Affordable  
Housing**

## SEVENTH ANNUAL AFFORDABLE HOUSING CONFERENCE ENDS ON A POSITIVE NOTE

### Conference Attendance Sets Another Record

**T**he 7<sup>th</sup> Annual Michigan Conference on Affordable Housing proved to be another successful display of Michigan's commitment to housing and community development. This year's conference hosted 1,550 attendees, securing Michigan's conference position as the largest in the nation for the second year in a row.

"This conference brings people together from all over Michigan. Once they share what they've learned with their organizations, the conference touches tens of thousands of people. Ultimately, it's not the what happens at the conference, it's what happens after the conference with the partnerships

formed, ideas generated and new approaches being implemented," said Jess Sobel, 2005 conference chair.

Next year's conference is scheduled for June 4-7, 2006. For updates, contact Mary Lou Keenon at MSHDA, 517-373-0011 or visit the Conference Web site at [www.housingconference.org](http://www.housingconference.org).

2006 Michigan Conference on  
**Affordable  
Housing**  
June 4-7



Keynote speaker Christopher Gardner



Christopher Gardner Jr. takes a break at Putting for Partners while a conference attendee looks on



The media roundtable on Affordable Housing and Community Development was hosted by Tim Skubick, Capitol Correspondent for WILX (far left) and included Mark McDaniel, president of Great Lakes Capital Fund (second from left), keynote speaker Henry Cisneros, Linda Smith of U-SNAP-BAC, and state representative Steve Tobocman.

## Terrence R. Duvernay Award Recognizes Housing's Leaders

**T**he annual conference awards luncheon, where several industry awards were presented, was held on Tuesday, May 17. The most prestigious award of the afternoon was awarded to Noreen Keating, President and CEO of Lighthouse of Oakland County, a position she has held since 1985.



The Terrence R. Duvernay Award, named after the former Michigan State Housing Development Authority Executive Director, celebrates and honors an individual that most exemplifies the qualities of innovation and leadership to the affordable housing industry.

The late Terrence R. Duvernay has been credited for setting in motion some of the most innovative housing finance programs in the country, making Michigan a leading state in affordable housing solutions. Keating shared her formula to success with the lunch crowd.

"My formula to success is something I call FOM. Focus on mission, luck and hard work," said Keating.

### Duvernay Award winners, from left to right:

**2004**

Linda Smith, U-SNAP-BAC;

**2002**

Dr. Kenneth W. Bensen, Habitat for Humanity  
Michigan;

**2005**

Noreen Keating, Lighthouse of Oakland County;

**2003**

Jonathan Bradford, Inner City Christian Federation



*2005 Duvernay Award winner Noreen Keating and MSHDA executive director Michael DeVos*



### Other Michigan Conference on Affordable Housing award recipients include:

Community Economic Development Advocate of the Year - Community Legal Resources  
CDC Staff Person of the Year - Jarrett DeWyse, Director of Housing Development for Dwelling Place in Grand Rapids  
The Julie Sandorf Award - Margurette Williams, a tenant in the Oroiquis Apartments in Grand Rapids  
The Michigan Coalition Against Homelessness' Greenleaf Award - Marc Stankov, founder and director of the Great Lakes Nonprofit Housing Corporation  
The Michigan Homeownership Achievement Award - Johnie Lockhart, Jr., a first-time homeowner in Romulus  
The Building Inclusive Communities Award - the Housing Workgroup of the Michigan Association of Centers for Independent Living  
Habitat for Humanity's Affiliate of the Year - Habitat of Oakland County  
Habitat's Volunteer of the Year - David McGuire of Habitat of Isabella County



# June is Homeownership Month in Michigan and

## Governor Proclaims June to be Homeownership Month

**G**overnor Jennifer M. Granholm has once again taken the opportunity to recognize the efforts and programs promoted by MSHDA by proclaiming June to be Michigan's Homeownership Month.

"Owning a home strengthens families, stabilizes neighborhoods, and builds communities," said Granholm. "This proclamation reaffirms our recognition and support for those, like MSHDA, who provide affordable housing opportunities for low- to moderate-income families and individuals throughout the state."

MSHDA has helped to finance over \$2 billion in single-family mortgages for homebuyers to purchase over 50,000 homes since its inception in 1966.



*From left to right: Jeanette Harris (HUD); Rick Laber and Michael DeVos (MSHDA); Louis Berra, Thomacina Brown and Barbara Chiapella (HUD). Back row, Marjorie Green, Gary Heidel and Donna McMillan (MSHDA)*

## Update: Habitat Michigan and the Jimmy Carter Work Project

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To coordinate an event of this magnitude, Habitat for Humanity Michigan and Habitat International have assembled over \$12 million in sponsor donations for construction costs. That number is matched by an additional \$6 million coming from local sponsors of individual houses and the fundraising efforts of local Habitat affiliates.

A report by Arizona State University states that permanent affordable homes for families create stable, healthy and prosperous communities and neighborhoods, increasing local and external investment, stabilizing property values and improving social conditions ([www.asu.edu](http://www.asu.edu)).

It is virtually impossible to put a dollar value on the impact of circum-

stances changed and lives transformed through homeownership. However, we do know that those changes will have reverberating effects on generations to come. The past and future work of Habitat for Humanity in Michigan has and will touch thousands of people and families.

We are deeply grateful for all of the people and organizations that have helped us achieve the Jimmy Carter Work Project. Our debt of gratitude to the Michigan State Housing Development Authority is enormous. Without the years of commitment, innovative thinking and incredible financial support from MSHDA, the level of achievement that Habitat for Humanity has attained in Michigan would not be possible.

## "MSHDA programs will promote homeownership all year long"

"For 39 years, MSHDA has continued its commitment to affordable housing and improving communities," said Executive Director Michael DeVos. "Thanks to this administration's tremendous support and commitment to growing Michigan, its communities, and economic base, MSHDA programs will promote homeownership all year long – not just during the month of June."

DeVos explained that MSHDA's LINKS to Homeownership program provides exceptional homeownership opportunities for Michigan families, including down payment assistance.

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# Programs Abound for Homebuyers

## MSHDA Program Guides Single Mother to a Better Life

By Ashley Mead, Communications Coordinator

Possibilities for an improved lifestyle have a way of presenting themselves in unusual packages. When life seems to suddenly take a turn for the worse, opportunities for a better tomorrow miraculously begin to appear.

This is the experience that one Muskegon resident had when she was informed that she was being forced to move out of her subsidized apartment building in lieu of new ownership.

After finding out that a college was going to be purchasing the apartment complex in which she resided, Chartrese Carter began to feel that she might not have anywhere to go. Shortly after receiving this news, she was introduced to the MSHDA programs through her apartments.

"It all came at the right time," said Carter.

"Before finding out about MSHDA's programs, I would never have considered buying a house."

Carter was not only excited to find out that she was eligible for MSHDA's Key to Own program, but she found much needed guidance in the classes she took through the programming. She also noted that the MSHDA staff was extremely kind and helpful through every step of the process to homeownership.

"Anytime I had even the most insignificant question, they would call me back immediately."

As a single mom, Carter found that the MSHDA programs supported her needs. Her seven year-old daughter Brittany now has a space of her own, and since

she owns the house, they are able to redo her room any way she wants. Carter was also able to keep a promise to her daughter. Since they now have their own home, her daughter got a dog for Christmas.

Owning her own home means

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**"The program gave me all the confidence I needed."**

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having a place to celebrate with family, and spend more time with the people that they didn't have room for when they lived in their apartment. Carter and her daughter have a lot more space, including a back yard and a swing set that they call their own.

"I feel a lot more comfortable with the house than I did renting the apartment. I was actually paying more then. There are a few different bills now, but the house is mine."

After having worked with MSHDA and her participation in the Key to Own classes, Carter feels that she is much more knowledgeable about what it means to own her own home. She was very thankful for all of the kind staff members who guided her through the biggest decision of her life.

"If it wasn't for the MSHDA program, I would never have considered buying a house. The program gave me all the confidence I needed because before this, I didn't know anything about buying a home."



*Chartrese Carter and her daughter Brittany stand outside their home*



## MSHDA Development Featured in Article



A MSHDA Section 236 development was featured recently in a Detroit News article.

Dartmouth Square Apartments, located in Inkster, served as the drop-off point for 7,200 pounds of food for the United States Postal Service's National Association of Letter Carriers' Stamp Out Hunger Food Drive May 14-16.

Postal workers collected the food, then took it to Dartmouth Square where 34 volunteers assisted in unloading postal trucks and other delivery trucks of food and organized the food as it was unpacked.

The 13th annual national event collected 71 million pounds of nonperishable food that was collected by postal workers. Food was either left at residential mail boxes and picked up by letter carriers or dropped off at post offices.

Sonya Manners, a lease agent at Dartmouth, said 50 local families received food while several food pantries



*Detroit News photo*

at Bethlehem Temple of Inkster, Wayne County Family Center of Westland and St. Mary Outreach Center of Wayne were stocked.

## Governor Proclaims June to be Homeownership Month

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For those who qualify, the LINKS to Homeownership program may be accessed through agents in each Michigan county, depending on where the family lives. A list is available on the MSHDA Web site located at [www.michigan.gov/mshda](http://www.michigan.gov/mshda). Further information may be obtained by calling one of the agents that corresponds to the county where a prospective homebuyer is located.

"In addition to LINKS to Homeownership, MSHDA's Single Family programs offer a wide range of options for low-income families," DeVos added. "Low-interest mortgages and property improvement loans as well as Michigan Mortgage Credit Certificates (MCC) all contribute to the convenience of homeownership. Another example is the Employer Assisted Housing (EAH) program, an exceptional program that is targeted to potential employers across Michigan, to encourage employees to live where they work."

According to DeVos, recent legislation increasing household income and purchase price limits allows even more Michigan residents to take advantage of the low-interest MSHDA mortgage loans.



*Volume 1, Number 3*

A quarterly publication of the Michigan State  
Housing Development Authority

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